DERWENT-ACC-NO: **2001-430483**

DERWENT-WEEK: 200146

COPYRIGHT 2008 DERWENT INFORMATION LTD

TITLE: **Gift certificate** with fluctuating **interest**

INVENTOR: KANG, K C

PATENT-ASSIGNEE: KANG K C[KANGI]

PRIORITY-DATA: 2000KR-0063328 (October 26, 2000)

PATENT-FAMILY:

PUB-NO	PUB-DATE	LANGUAGE	PAGES	MAIN-IPC
KR 2001000910 A	January 5, 2001	N/A	001	G06F 017/60

APPLICATION-DATA:

PUB-NO	APPL-DESCRIPTOR	APPL-NO	APPL-DATE
KR2001000910A	N/A	2000KR-0063328	October 26, 2000

INT-CL (IPC): G06F017/60
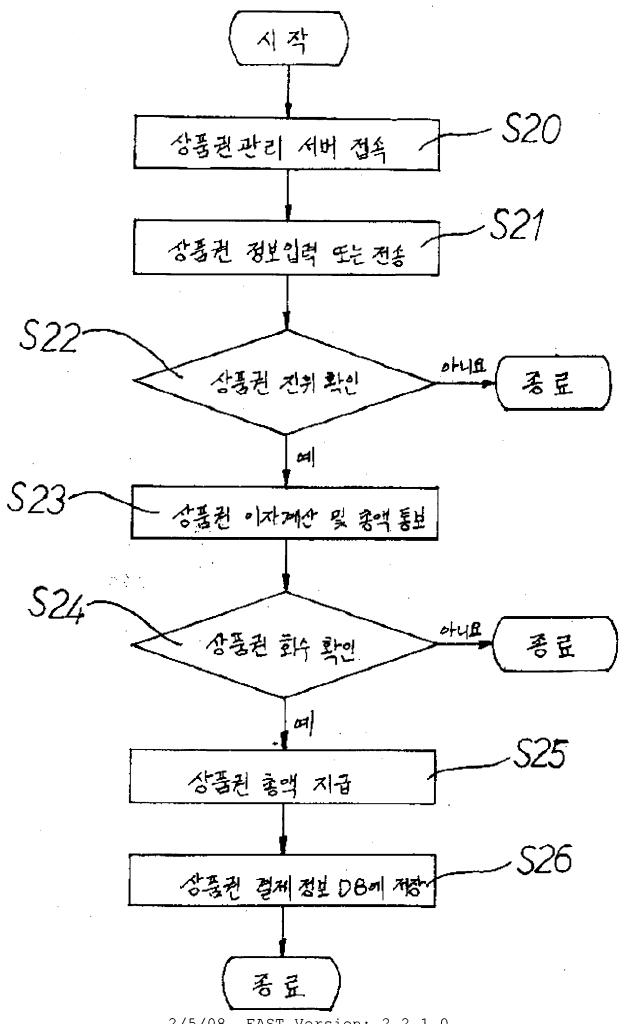

ABSTRACTED-PUB-NO: KR2001000910A

BASIC-ABSTRACT:

NOVELTY - A **gift certificate** with fluctuating **interest** is provided to generate added value for the **gift certificate by accumulating interest on the gift certificate** amount after a specified period elapses and to increase the **gift certificate** demand.

DETAILED DESCRIPTION - A user purchases a **gift certificate** and provides it as a payment method after making a purchase. The branch office connects to the server, which manages the **gift certificate,** through the internet(S20). The **gift certificate** information is scanned or inputted and transmitted to the server(S21) and the authenticity of the certificate is verified by comparing the transmitted information with the information stored in the DB(S22). If the certificate is not authentic, the process is completed. If authentic, the **interest** is calculated by using the issuance date and the accumulated certificate amount(S23) is displayed. The branch office receives the certificate as a payment method after a final confirmation(S24), the certificate amount is transferred to the branch office's loan reception account(S25), and the transaction information is stored in the DB(S26).

CHOSEN-DRAWING: Dwg.1/10

시 작

상품권관리 서버 접속 — S20

상품권 정보입력 또는 전송 — S21

S22 — 상품권 진위 확인 — 아니요 → 종료

예

S23 — 상품권 이자계산 및 총액 통보

S24 — 상품권 회수 확인 — 아니요 → 종료

예

상품권 총액 지급 — S25

상품권 결제 정보 DB에 저장 — S26

종 료